

<b>Information to identify the case:</b>			
Debtor 1	<b>William R. Levis</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Cathy S. Levis</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-21877-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Levis  
aka Bill Levis

Cathy S. Levis  
aka Cathy Sue Levis

8/15/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
William R. Levis  
Cathy S. Levis  
DebtorsCase No. 13-21877-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 3180WPage 1 of 3  
Total Noticed: 50

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db/jdb aty +William R. Levis, Cathy S. Levis, 4719 Prescott Drive, Bethel Park, PA 15102-2967  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

cr +First Commonwealth Bank, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000

cr +RBS Citizens NA s/b/m CCO Mort., 10561 Telegraph Road, Glen Allen, VA 23059-4577

intp +ThermoFisher Scientific, Attention: Payroll Dept., 300 Industry Drive, Pittsburgh, PA 15275-1001

13628691 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

13628694 Interinsurance Exch./Automobile Club, PO Box 25451, Santa Ana, CA 92799-5451

13628693 Interinsurance Exch./Automobile Club, PO Box 25425, Santa Ana, CA 92799-5425

13628695 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349

13665886 +Municipality of Bethel Park, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13665887 +Municipality of Bethel Park/Bethel Park SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13628700 Ocwen, Attn: Customer Service, PO Box 4622, Waterloo, IA 50704-4622

13628702 Progressive Life Insurance Company, Customer Service, PO Box 12687, Birmingham, AL 35202-6687

13673134 +RBS Citizens, NA, 10561 Telegraph Rd., Glen Allen, VA 23059-4577

13628703 +Richard A. Dukovich DDS, 4880 Library Road #F, Bethel Park, PA 15102-2946

13787599 +U.S. Bank National Association, as Indenture Trust, Series 2006-HI5, Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:51 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 16 2018 02:23:33 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837

13672909 +E-mail/Text: bncmail@w-legal.com Aug 16 2018 02:23:14 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13640067 EDI: AIS.COM Aug 16 2018 06:13:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

14299076 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 16 2018 02:23:33 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

13628682 Fax: 888-777-2057 Aug 16 2018 02:54:13 CCO Mortgage, 10561 Telegraph Road, Glen Allen, VA 23059

13628681 +EDI: RMSC.COM Aug 16 2018 06:13:00 CareCredit/GEICB, GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106

13628683 EDI: WFNNB.COM Aug 16 2018 06:13:00 Comenity - Woman Within, Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

13628684 +EDI: WFNNB.COM Aug 16 2018 06:13:00 Comenity Capital/Blair, PO Box 182120, Columbus, OH 43218-2120

13628685 +EDI: WFNNB.COM Aug 16 2018 06:13:00 Comenity Capital/Haband, PO Box 182120, Columbus, OH 43218-2120

13628686 EDI: RCSDELL.COM Aug 16 2018 06:13:00 Dell Financial Services, c/o DFS Customer Care Dept., PO Box 81577, Austin, TX 78708-1577

13628687 +E-mail/Text: kbarkley@bernsteinlaw.com Aug 16 2018 02:23:54 Duquesne Light Company, Customer Care Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942

13639666 +E-mail/Text: kpenn@lenderlaw.com Aug 16 2018 02:24:14 First Commonwealth Bank, c/o Kirsten S. Miniotis, Esquire, McGrath Law Group, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000

13628689 +E-mail/Text: bankruptcynotice@fcbanking.com Aug 16 2018 02:22:02 First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952

13628690 +EDI: RMSC.COM Aug 16 2018 06:13:00 GEICB/Ultra Jewelers, PO Box 965036, Orlando, FL 32896-5036

13628692 +E-mail/Text: clientservices@incharge.org Aug 16 2018 02:24:01 InCharge Debt Solutions, 5750 Major Boulevard Suite 175, Orlando, FL 32819-7976

13676757 EDI: JEFFERSONCAP.COM Aug 16 2018 06:13:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

13628696 +EDI: RMSC.COM Aug 16 2018 06:13:00 Lenscrafters/GEICB, GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106

13628697 +EDI: RMSC.COM Aug 16 2018 06:13:00 Levin Furniture/GEICB, GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106

13628698 +EDI: RMSC.COM Aug 16 2018 06:13:00 Lowe's, GE Money Bank, ATTN: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

District/off: 0315-2

User: gamr  
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: Aug 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13628699 E-mail/Text: litigationintake@metlife.com Aug 16 2018 02:23:58  
Metropolitan Life Insurance Company, P.O. Box 8000, Johnstown, PA 15907-8000  
13684998 EDI: PRA.COM Aug 16 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13628701 E-mail/Text: csc.bankruptcy@amwater.com Aug 16 2018 02:24:02 Pennsylvania American Water,  
PO Box 578, Alton, IL 62002-0578  
13656741 EDI: Q3G.COM Aug 16 2018 06:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13651715 EDI: Q3G.COM Aug 16 2018 06:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13628704 +EDI: WFNNB.COM Aug 16 2018 06:13:00 Roamans Card, PO Box 182789,  
Columbus, OH 43218-2789  
13942403 +EDI: DRIV.COM Aug 16 2018 06:13:00 Santander Consumer USA, Inc., PO Box 25120,  
Lehigh Valley, PA 18002-5120  
13628705 EDI: SEARS.COM Aug 16 2018 06:13:00 Sears MasterCard, PO Box 6282,  
Sioux Falls, SD 57117-6282  
13628706 +EDI: CHASE.COM Aug 16 2018 06:13:00 Slate from Chase, PO Box 15299,  
Wilmington, DE 19850-5299  
13628707 EDI: AISTMBL.COM Aug 16 2018 06:13:00 T-Mobile Customer Relations, PO Box 37380,  
Albuquerque, NM 87176-7380  
13628708 +EDI: VERIZONCOMB.COM Aug 16 2018 06:13:00 Verizon FIOS, Bakruptcy Dept.,  
500 Technology Drive Suite 550, Saint Charles, MO 63304-2225  
13628709 +E-mail/Text: adjustor@westaircomm.com Aug 16 2018 02:21:56 West-Aircomm FCU, PO Box 568,  
Beaver, PA 15009-0568

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bethel Park School District  
cr Municipality of Bethel Park  
cr RBS Citizens, N.A.  
cr U.S. Bank National Association, et al  
13636036\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
13676794\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13676837\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13676866\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13628688 ##Equitable Gas Company, PO Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 4, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: gamr  
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: Aug 15, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Andrew F Gornall on behalf of Creditor U.S. Bank National Association, et al andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Defendant U. S. Bank National Association as Indenture Trustee for Home Loan Trust, Home Loan-Backed Notes, Series 2006-HI5 andygornall@latouflawfirm.com  
Celine P. DerKrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, et al bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Bethel Park School District jhunt@grblaw.com, cnoroski@grblaw.com  
Joan Shinavski on behalf of Plaintiff William R. Levis joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com  
Joan Shinavski on behalf of Debtor William R. Levis joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com  
Joan Shinavski on behalf of Plaintiff Cathy S. Levis joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com  
Joan Shinavski on behalf of Joint Debtor Cathy S. Levis joan@mckaylaw.com, ann@mckaylaw.com; jshinavski@hotmail.com  
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com  
Mary F. Kennedy on behalf of Creditor RBS Citizens, N.A. mary@javardianlaw.com, tami@javardianlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 17